Electronic Acknowledgement Receipt					
EFS ID:	4183539				
Application Number:	10788919				
International Application Number:					
Confirmation Number:	7488				
Title of Invention:	Method of refinancing a mortgage loan and a closing package for same				
First Named Inventor/Applicant Name:	Geoffery H. Dreyer				
Correspondence Address:	Brian J. Laurenzo Dorsey & Whitney LLP Suite 3900 801 Grand Avenue Des Moines IA 50309 US 515-283-1000 laurenzo.brian@dorseylaw.com				
Filer:	Jason Michael Hunt/Carole McFadden				
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Application Type:	Utility under 35 USC 111(a)				
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no

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1 Api	Applicant Arguments/Remarks Made in an Amendment	RUSTINETIOA RESPONSE. POT	171379	no	4
			72677lb1aal87c49468caa93d859ce9783d8 d51a		

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.